

Certificate Number: 03088-TXS-DE-037186364

Bankruptcy Case Number: 23-30465



03088-TXS-DE-037186364

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 15, 2023, at 4:33 o'clock PM CST, Billy D Lowe completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Southern District of Texas.

Date: February 15, 2023 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor